



10-Step Guide

to Setting up Electronic Benefit Transfer (EBT) at
Your Local Outdoor Produce Market





The **Central California Regional Obesity Prevention Program (CCROPP)** is dedicated to creating environments that support healthy eating and active living. In many of our communities, people can't easily buy healthy food such as fresh fruits and vegetables. Likewise, many neighborhoods are designed in ways that make it difficult and unsafe to be physically active. We need to create healthier environments that provide access to fresh produce and safe places to be active so that families can make healthy choices and practice healthy behaviors.

Changing Policies, Changing Lives

Historically, obesity has been addressed through interventions that focus on individual and behavioral change. Although behavior is important, the influence that food and physical activity environments have on health is often overlooked. CCROPP is committed to addressing childhood and adult obesity through place-based policy change that supports healthy eating and active living throughout the Valley. This unique, comprehensive approach is being carried out by partnerships between public health departments, community-based organizations and community members in Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus and Tulare counties.

The program was developed by the Central California Public Health Partnership and is housed within the College of Health and Human Services at California State University, Fresno. Funding for this initiative was made possible by The California Endowment and Robert Wood Johnson Foundation.

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Merced County Hunger Task Force

Merced County Office of Education; Head Start Program

Merced County Office of Education; Nutrition Network

Your Message Media

Introduction

This guide was developed to help improve access to healthy, affordable foods in communities throughout the San Joaquin Valley. The guide is intended to serve as a useful resource for farmers, growers, market managers, produce vendors, school administrators, food service directors, community organizations, faith-based groups and others interested in establishing Electronic Benefit Transfer (EBT) at an outdoor fresh produce market. EBT is an electronic system that allows a recipient to authorize the transfer of their government benefits, such as Supplemental Nutrition Assistance Program (SNAP), or CalFresh* from a Federal account to a retail account to pay for products purchased.

In Merced County, the Mineni Family, which owns the Atwater and Merced Flea Markets, implemented EBT at their markets to increase access, availability and affordability of fresh fruits and vegetables to low-income families, particularly Hispanic families. For centuries Hispanic families have shopped for produce at local produce markets called “remates,” “pulgas” or “tianguis” as part of their culture and family traditions. The Central California Regional Obesity Prevention Program (CCROPP), in collaboration with other key partners, has helped to support and promote EBT efforts at such markets. Our goal is to create healthy environments where families can benefit by accessing healthy food.

- The Merced Flea Market, open Saturdays, features over 250 vendors and attracts more than 5,000 visitors each weekend.
- The Atwater Flea Market, open Thursdays and Sundays, has over 100 vendors and attracts over 4,000 visitors per week.

* Note: In California, SNAP or Food Stamps is referred to as CalFresh.

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Your Local Outdoor Produce Market**



Step 1:

Promote setting up EBT at your local outdoor produce market

Encourage the market manager to accept EBT at their site. Some of the benefits include:

- Healthy environments = healthy choices
- Decrease in obesity
- Increase in number of vendors
- Increase in number of customers
- Increase in sales
- Benefit to SNAP/CalFresh participants
- Positive feedback from community

MERCADO DE AGRICULTORES



DEL CONDADO DE MADERA

Cada Jueves

Step 2:

Meet the requirements

- To be eligible to accept EBT benefits, an outdoor produce market must meet the United States Department of Agriculture (USDA) requirements for a farmers' market. For more information go to: www.fns.usda.gov/snap/ebt/fm-scrip-what_is_fm.htm.
- Flea markets or swap meets must form a Farmers Market Association. The association can be formed by each vendor signing an agreement to be a member and follow guidelines for participation. The flea market or swap meet owner or representative can apply on behalf of the group.

Example: Central Valley Farmers Market located within the Merced Flea Market



\$1.25
Each
Mango
Bala

1.00
25

2 LBS
X
1.00
\$1

\$1.00
Papaya
Mexican

bunny

1.50
2 LBS
Lima
Potatoes

75¢
LB

75¢
LB
Mango

75¢
LB

BANANAS
Dole

ANAS

75¢
2 LBS
Cauliflower
White
Sweet

Chiquita Bananas

LARI-FRUIT
S TROPICALES DEL

71536
89354

Step 3:

Register and complete an application

- The USDA's Food and Nutrition Service (FNS) will issue an authorization number upon approval of application to accept SNAP/CalFresh benefits through EBT. Authorization can take up to 45 days. To apply online, go to: www.fns.usda.gov/snap/ebt/fm.htm. To obtain a printed application and for more information call: (877) 823-4369.
- During the application process to accept SNAP/CalFresh benefits, you will need a copy of your business license, photo ID and Social Security card.



Step 4:

Obtain Point of Sale (POS) equipment and designate cashier

- The California Department of Social Services (CDSS) will provide a free landline or wireless Point of Sale (POS) device to any farmers' market or market association accepting EBT, and will pay for all associated fees. Contact CDSS as soon as you apply for FNS authorization. Call (916) 654-1396 to order a POS device. After FNS approves your application, a representative from the company contracted to provide EBT services will contact you to set up an account and program the POS device. Note: Some POS machines can be used to accept both EBT and debit or credit card purchases. However, you will need to obtain and pay for the POS device from a private vendor.
- The market manager must identify one to two qualified individuals who can be a cashier for the produce market during operation hours. Cashiers are responsible for processing EBT transactions (i.e. swiping EBT cards and handing out tokens). Consider someone who is bilingual and can best meet the needs of customers.



Step 5:

Establish currency system

In order to process a transaction between the customer and the many vendors at the produce market, the produce market is required to use a scrip system. A scrip is used as a substitute for currency, for example a wooden token. Customers use their EBT card at the designated area of the produce market and request a certain dollar amount of “tokens.” Customers then take those tokens to each of the vendors as a form of payment. At the end of the day, the vendor cashes in their wooden tokens at a designated area of the produce market.

NOTE: A market must use approved scrip designs that include at least the following:

- “No change given” printed on the scrip
- Market or association name printed
- Must be in denominations of 50 cents or \$1

The specific requirements can be obtained by contacting Dianne Padilla-Bates, CDSS Market Specialist, at (916) 654-1396.

We suggest the use of wooden tokens as the form of the scrip, as they can be personalized to your market and are less likely to be counterfeited than paper. The owner/manager of the produce market is responsible for purchasing the tokens. They are usually sold in bulks of 1000 to 5000 tokens. You can order the tokens from companies that make promotional items including customized pens, magnets and calendars. Go to www.fns.usda.gov/snap/ebt/fm.htm and look under “SNAP EBT Handbook for Farmers' Markets” for a list of token vendors.



Step 6:

Set up record-keeping system

- You will need to record the number of tokens redeemed from each vendor each day as well as the total number of tokens redeemed.
- At the end of the year, FNS will request the total annual volume of transactions, total annual volume of tokens redeemed by vendors, and the difference between the two. Sample record-keeping forms are available at www.ecologycenter.org/ebt.



Step 7:

Educate produce market vendors on redeeming tokens

- It is the produce market manager's responsibility to educate all produce market vendors in token redemption rules and procedures. This is an ongoing process as vendors may change weekly at each produce market. They also have to know where to direct customers to obtain the tokens. Keep in mind that vendors at produce markets may be monolingual (for example, many vendors in the Central Valley speak Spanish or Hmong, among other languages). Make sure you have staff who are bilingual and culturally competent. Vendor agreements can be established between market managers and produce vendors to ensure a greater level of understanding about how to process and track EBT payments. Sample vendor agreements are available at www.ecologycenter.org/ebt.



Step 8:

Promote the acceptance of EBT at your local produce market

- Promote your project at the produce market and help educate customers on EBT/wooden tokens and the redemption process. Send press releases to your local media to get coverage and create community awareness.
- Obtain and post large laminated signs at your market sites. The California EBT Project provides these signs in English and Spanish. Downloadable versions are available at www.ecologycenter.org/ebt along with many other promotional resources. Promotional ideas are also available at www.fns.usda.gov/snap/ebt/fm-scrip-attract_customers.htm.
- Utilize local Spanish and bilingual radio stations to help educate the public about SNAP/CalFresh eligibility.



Step 9:

Partner with other organizations

- Partner with other organizations, such as your local Human Services Agency; CalFresh; and Women, Infants, and Children (WIC) programs to help expand outreach and encourage families to apply for assistance. In many cases, your local SNAP/CalFresh and WIC program offices can help to promote the use of EBT cards and WIC farmers market vouchers at outdoor fresh produce venues. They can also help to enroll individuals and families in these programs at fresh produce venues and market events. To find your local SNAP/CalFresh office, visit www.dss.cahwnet.gov/foodstamps and click on "County Welfare Department List." To find your local WIC office, go to www.cdph.ca.gov/programs/wicworks.



Summer Peck Rack

FOOD STAMP

EBT Will Be Accepted Here



Blueberries
Arandanos 1/3

Peaches
Nectarine \$1 lb

Onion
Squash 50¢ lb

Blueberry
Arandanos
California
PRODUCE OF U.S.A.
NET WT.

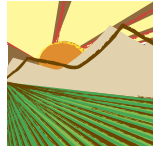
BERRIES
PRODUCE OF U.S.A.
NET WT.
Blueberries
Raspberries

Step 10:

Celebrate your success of creating a healthy environment and pay it forward!

Help your neighboring community, partner or organization implement EBT at their local produce market. For more information:

- The California Farmers Market EBT Project provides helpful information about how to accept EBT, scrip guidelines, vendor agreements, marketing flyers and much more! You can visit their website at:
www.ecologycenter.org/ebt or call (530) 902-9763.
- California Department of Social Services EBT/Farmers' Markets. Go to www.ebtproject.ca.gov/farmers.aspx or call the CDSS Farmers Market Specialist Dianne Padilla-Bates at (916) 654-1396.
- United States Department of Agriculture Food and Nutrition Service "Learn About SNAP Benefits at Farmer's Markets." Go to www.fns.usda.gov/snap/ebt/fm.htm and click on "SNAP EBT for Farmer's Markets" under the "Get Support" heading.



Central California
REGIONAL OBESITY
PREVENTION PROGRAM

Healthy Environments • Healthy Choices • Healthy People

Working together, we can create healthier communities in the San Joaquin Valley.

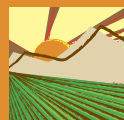
For more information, please contact

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